

Information to identify the case:

Debtor 1	<u>William F Coughlin</u>	Social Security number or ITIN	xxx-xx-2006
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen M Coughlin</u>	Social Security number or ITIN	xxx-xx-7540
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-17396-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William F Coughlin

Kathleen M Coughlin

8/18/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William F Coughlin
Kathleen M Coughlin
Debtors

Case No. 16-17396-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 18, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William F Coughlin, Kathleen M Coughlin, 15 Fairview Terrace, Wayne, NJ 07470-4304
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Specialized Loan Servicing LLC, as servicer for De, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516294839	+ A A Action Collection Co, Inc., 29 Columbia Turnpike Ste 302, Florham Park, NJ 07932-2240
516124423	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808
516124422	+ Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
516124426	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516124427	+ Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
516352711	## DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
517362736	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516124430	+ Executive Credit Mgmt, 4 Waterloo Rd, Stanhope, NJ 07874-2653
516124432	+ Glazer & Kamel, 1207 East Gand Street, #3, Elizabeth, NJ 07201-2328
516124433	+ High Focus Centers, 47 Maple Street, No.: 401, Summit, NJ 07901-2540
516124435	+ Lee S. Dennison, Esq., 231 High Street, Mount Holly, NJ 08060-1450
516124437	+ Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, ste. 100, Mount Laurel, NJ 08054-3437
516124439	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516124436	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517212740	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517212741	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516124440	+ Summit Collection Svcs, 50 N Franklin Tpke Ste 1, Ho Ho Kus, NJ 07423-1562
516124441	+ Summit Oaks Hospital, 19 Prospect St., Summit, NJ 07901-2531
516124442	+ Trident Asst, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
516124443	+ Wayne Surgical Center, 1176 Hamburg Turnpike, Wayne, NJ 07470-5070
516352916	+ Wayne Surgical Center, LLC., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 18 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov		

District/off: 0312-2

User: admin

Page 2 of 3

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		Aug 18 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: RECOVERYCORP.COM		
		Aug 19 2021 00:33:00	Orion, c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516124425	Email/Text: ebn@americollect.com		
		Aug 18 2021 20:29:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
516251973	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 18 2021 20:43:56	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516143430	EDI: DISCOVER.COM		
		Aug 19 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516124428	+ EDI: DISCOVER.COM		
		Aug 19 2021 00:33:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516124431	Email/Text: jill@ffcc.com		
		Aug 18 2021 20:29:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
516124434	+ EDI: IRS.COM		
		Aug 19 2021 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516185117	EDI: RECOVERYCORP.COM		
		Aug 19 2021 00:33:00	Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516234630	EDI: RECOVERYCORP.COM		
		Aug 19 2021 00:33:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
517317560	+ EDI: RECOVERYCORP.COM		
		Aug 19 2021 00:33:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516124438	+ EDI: PRA.COM		
		Aug 19 2021 00:33:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516124424	EDI: WFFC.COM		
		Aug 19 2021 00:33:00	Americas Servicing Co, 8480 Stagecoach Circle, Frederick, MD 21701

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516272834	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516124429	##+	Escallate Llc, 5200 Stoneham Rd, North Canton, OH 44720-1584

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

Page 3 of 3

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Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor William F Coughlin dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura
David L. Stevens	on behalf of Joint Debtor Kathleen M Coughlin dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series 2006-NC4 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
James Patrick Shay	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 shay@bbs-law.com, jpshay@gmail.com
John J. Scura, III	on behalf of Joint Debtor Kathleen M Coughlin jscura@scura.com ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com
John J. Scura, III	on behalf of Debtor William F Coughlin jscura@scura.com ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Frederick Dingerdissen	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 rsolarz@kmlawgroup.com

TOTAL: 11